

**Manila, the heartbeat of the Philippines**

**The Philippines, have we reached the edge of the beach, or the edge of the abyss?**

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The black smokestack of the power plant in Manila, the heartbeat of the Philippines.



A woman in a red dress standing in a doorway, looking out.

# GMA tells public: Buy Petron products

By Christine B. Sanchez, PHILIPPINE GMA and Petron

MANILA (GMA) — The Philippine General Motors (GMA) has announced that it will be selling Petron products. The company has announced that it will be selling Petron products.

# BCDA to sell generals' homes

By Robert P. Sanchez, PHILIPPINE BCDA

MANILA (GMA) — The Philippine General Motors (GMA) has announced that it will be selling Petron products. The company has announced that it will be selling Petron products.

# 3 black smokes, 115 cardinals, no pope

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# BIR told: Probe Bros. Mike, Eddie

MANILA (GMA) — The Philippine General Motors (GMA) has announced that it will be selling Petron products. The company has announced that it will be selling Petron products.

# Top state prosecutor says no one above law

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# Muslims, be loyal part of RP

MANILA (GMA) — The Philippine General Motors (GMA) has announced that it will be selling Petron products. The company has announced that it will be selling Petron products.

# Another Filipino dies in Iraq

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# Agri chief faces accuser in Senate hearing

By J. Bergman

MANILA, Philippines — Agriculture Secretary Gen. Romeo Prudente will face his accuser in a Senate hearing today. Prudente, who was appointed to the post last year, is accused of mismanaging the Department of Agriculture (DA) and of being involved in a controversial land swap deal. The hearing is part of a series of investigations into the DA's operations.

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## PRIVATE ARMIES

### Army admits soldiers' wrongdoing in Abra

By Ben S. Pineda

MANILA, Philippines — The Philippine Army has admitted that its soldiers committed wrongdoing in the province of Abra. The admission comes after a series of reports of human rights violations and military misconduct in the region.

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### High court suspends 'doubting' lawyer

MANILA, Philippines — The Supreme Court has suspended a lawyer for doubting the court's authority. The lawyer, who is known for his controversial views, was suspended for failing to respect the court's decisions.

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**WOW! 2005 EDITION**

**Sing through the Philippines!**

WOW! 2005 EDITION FREEBIES

### Filipina, family die in Paris hotel fire

By Anna Lee

PARIS, France — A Filipino woman and her family were killed in a fire at a hotel in Paris. The fire broke out in the early hours of the morning, and the victims were found in their room.

A Filipino woman and her family were killed in a fire at a hotel in Paris. The fire broke out in the early hours of the morning, and the victims were found in their room.

### The Daily Gossip

MANILA, Philippines — A series of rumors and gossip are circulating in Manila. The rumors involve several prominent figures in the entertainment industry and are causing a stir among the public.

### Filipino stabbed dead in Beijing

BEIJING, China — A Filipino man was stabbed to death in Beijing. The victim was a student who was on his way to school when he was attacked by a local man.

**WOW 2005 EDITION**

WOW! 2005 EDITION FREEBIES

WOW! 2005 EDITION FREEBIES

### GMA, RP hands off Burma issue

MANILA, Philippines — The GMA network and the Philippine government have agreed to handle the issue of Burma. The agreement is part of a series of negotiations between the two parties.







# POC rocks basketball landscape

*Committee out to form stronger RP five*

By Peter Anthony Reyes

THE SANITIZED basketball scene here just got a little less so, as a group of players and coaches are planning to form a stronger Philippine five.

The group, known as the POC (Philippine Open Competition), is a coalition of players and coaches who are dissatisfied with the current state of the Philippine basketball scene. They believe that the current system is too sanitized and that it does not provide enough challenge for the players.

The POC group is planning to form a new league that will be more competitive and challenging than the current one. They want to attract top players from all over the country and provide them with a platform to showcase their skills.

The group is also planning to hold a tournament that will be open to all players, regardless of their team or league. This will allow players to compete against each other in a more open and competitive environment.

The POC group is currently in the planning stages and is looking for more players and coaches to join them. They believe that this new league will be a significant improvement over the current one and will help to elevate the level of basketball in the Philippines.

The group is also planning to hold a tournament that will be open to all players, regardless of their team or league. This will allow players to compete against each other in a more open and competitive environment.

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## Embattled Hotdogs eye end to 4-game skid vs Beermen

THE PHILIPPINE HOTDOGS are looking for a way to end their four-game losing streak against the Beermen. The team is currently in a slump and is looking for a way to turn things around.



As the Philippine Hotdogs look for a way to end their four-game losing streak against the Beermen, they are looking for a way to turn things around.

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## IN GOLF-HSBC, TITL On the tee: Clash of club champs

THE PHILIPPINE GOLF ASSOCIATION (PGA) is planning to hold a tournament that will be open to all players, regardless of their team or league. This will allow players to compete against each other in a more open and competitive environment.

The tournament is currently in the planning stages and is looking for more players and coaches to join them. They believe that this new tournament will be a significant improvement over the current one and will help to elevate the level of golf in the Philippines.

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**WINNERS!**  
 PHILIPPINE DAILY INQUIRER  
 MONDAY, APRIL 25, 2005





# No Petrus, no bacalao for Erap birthday bash

ERAP, who turned 60 on April 12, will not have a birthday celebration in the Philippines. The president's office said that the president will not be celebrating his birthday in the Philippines. The president's office said that the president will not be celebrating his birthday in the Philippines. The president's office said that the president will not be celebrating his birthday in the Philippines.

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## Amnesia from Erap

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## Pursuing Erap

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President Benigno Aquino III (center) is seen with other officials and family members at a birthday celebration. Some are holding signs that say 'HAPPY BIRTHDAY'.

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## STATEMENT OF THE GENERALS FOR THE CONSTITUTION (GACONFORC)

### CALLING FOR THE IMMEDIATE PAYMENT OF THE P12 BILLION AFP RETIREES' PENSION

The General for the Constitution (GACONFORC) supports the retired members of the Armed Forces of the Philippines (AFP) who are the victims of the failure of the AFP to pay their pension and benefits as provided for under Republic Act No. 1616, known as the AFP Retirement Law.

However, the government has been negligent in its duty to provide the AFP retirees with the pension and benefits that they are entitled to.

The GACONFORC has called on the AFP to immediately pay the pension of AFP retirees with the hope that they will not suffer the same fate as the retired.

Furthermore, the GACONFORC has called on the AFP to immediately pay the pension of AFP retirees with the hope that they will not suffer the same fate as the retired.

Also, we support the Federation of Retired Commissioned and Uncommissioned Officers (FRCO) in their efforts to demand the AFP to immediately pay the pension of AFP retirees.

Finally, we support the AFP retirees who are suffering from financial hardship and who are unable to support their families.

We demand the government to immediately pay the pension of AFP retirees with the hope that they will not suffer the same fate as the retired.

Finally, we support the AFP retirees who are suffering from financial hardship and who are unable to support their families.

**JOSE C. SORIANO, AFP Retiree**  
General, Retired  
Commander, AFP Retiree

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General, Retired  
Commander, AFP Retiree

## BCDA to sell generals' homes

The Bureau of Civil Defense Administration (BCDA) is planning to sell the homes of retired generals. The BCDA said that the homes are being sold because the government is unable to pay the pension of the retired generals.

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## Fast-food chains

The fast-food chains are planning to open new branches in the Philippines. The fast-food chains said that they are planning to open new branches because they want to expand their business in the Philippines.

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PHOTO: Andrew Greenberg

AMERICAN MOTHER?

# Solon wants DOJ to probe Menk

By [Name] [Address]  
[City, State, Zip]  
[Phone Number]

[Text column 2, top left]

[Text column 2, top middle]

[Text column 2, top right]

[Text column 2, far right]

# Baguion keys Montaña win

By [Name] [Address]  
[City, State, Zip]  
[Phone Number]

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PHOTO: [Name] [Address]

MY GAMES

# Young splashers strut stuff

[Text column 1, middle left]

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[Text column 1, middle right]

# Italy five arriving Thursday

[Text column 2, middle left]

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# Yee takes early lead

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[Text column 1, top middle]



PHOTO: [Name] [Address]

# SNOWWATCH

[Text column 2, top right]

# Velasco-Cruz prevails

[Text column 1, bottom left]

[Text column 1, bottom middle]

# NBC: Bigger, better

[Text column 1, bottom right]

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# More athletes arrive May 18

[Text column 2, bottom middle]



PHOTO: [Name] [Address]

# Rivera golf tomorrow

[Text column 1, far bottom left]

[Text column 1, far bottom middle]

[Text column 2, far bottom right]



Do you think Susan Rivera would make a good leader for the opposition? Why or why not?

Register and download information.

Download information.

Download information.

Download information.







[illegible]

Year	Age	Sex	Length	Weight	Wing	Tail	Bill	Foot	Claw	Stomach	Intestine	Rectum	Uterus	Ovary	Testis	Spleen	Liver	Heart	Brain	Spinal cord	Other
1960	10	Male	180	1200	110	100	15	25	10	10	10	10	10	10	10	10	10	10	10	10	10
1961	11	Female	175	1150	105	95	14	24	9	9	9	9	9	9	9	9	9	9	9	9	
1962	12	Male	185	1250	115	105	16	26	11	11	11	11	11	11	11	11	11	11	11	11	
1963	13	Female	180	1200	110	100	15	25	10	10	10	10	10	10	10	10	10	10	10	10	
1964	14	Male	190	1300	120	110	17	27	12	12	12	12	12	12	12	12	12	12	12	12	
1965	15	Female	185	1250	115	105	16	26	11	11	11	11	11	11	11	11	11	11	11	11	
1966	16	Male	195	1350	125	115	18	28	13	13	13	13	13	13	13	13	13	13	13	13	
1967	17	Female	190	1300	120	110	17	27	12	12	12	12	12	12	12	12	12	12	12	12	
1968	18	Male	200	1400	130	120	19	29	14	14	14	14	14	14	14	14	14	14	14	14	
1969	19	Female	195	1350	125	115	18	28	13	13	13	13	13	13	13	13	13	13	13	13	
1970	20	Male	205	1450	135	125	20	30	15	15	15	15	15	15	15	15	15	15	15	15	
1971	21	Female	200	1400	130	120	19	29	14	14	14	14	14	14	14	14	14	14	14	14	
1972	22	Male	210	1500	140	130	21	31	16	16	16	16	16	16	16	16	16	16	16	16	
1973	23	Female	205	1450	135	125	20	30	15	15	15	15	15	15	15	15	15	15	15	15	
1974	24	Male	215	1550	145	135	22	32	17	17	17	17	17	17	17	17	17	17	17	17	
1975	25	Female	210	1500	140	130	21	31	16	16	16	16	16	16	16	16	16	16	16	16	
1976	26	Male	220	1600	150	140	23	33	18	18	18	18	18	18	18	18	18	18	18	18	
1977	27	Female	215	1550	145	135	22	32	17	17	17	17	17	17	17	17	17	17	17	17	
1978	28	Male	225	1650	155	145	24	34	19	19	19	19	19	19	19	19	19	19	19	19	
1979	29	Female	220	1600	150	140	23	33	18	18	18	18	18	18	18	18	18	18	18	18	
1980	30	Male	230	1700	160	150	25	35	20	20	20	20	20	20	20	20	20	20	20	20	
1981	31	Female	225	1650	155	145	24	34	19	19	19	19</									

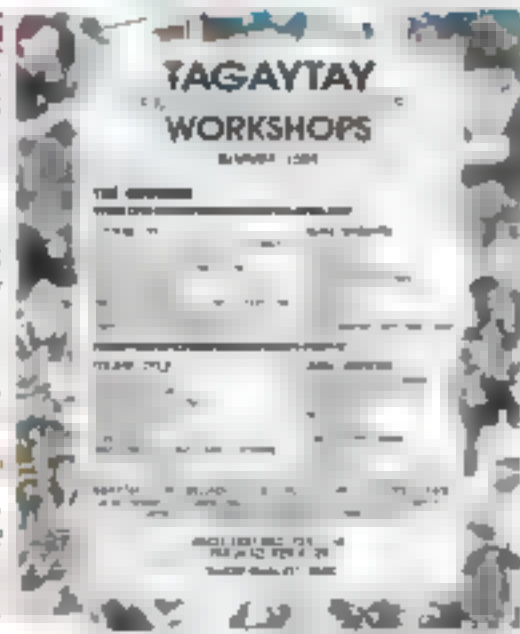
1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 26



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## Epson A favorites bag titles

## Barton Villa bags Enthusia Grand Prix



# OPINION

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## Caesar's rights

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PHILIPPINE DAILY INQUIRER

## Tax exemption of Church now outgated

Apr. 25, 1990



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## Rubbing salt

THE INQUIRER



## War and corruption

A

PHILIPPINE DAILY INQUIRER  
PUBLISHED MONDAY, WEDNESDAY AND FRIDAY



# John Paul the Great?

ANALYSIS

By John  
St. Louis



John Paul the Great? The Pope's visit to the U.S. is a rare moment when the world's most powerful man of faith meets the world's most powerful man of politics.

St. Louis  
St. Louis

# Violence and impunity

FOCUS

By John  
St. Louis



Violence and impunity are the two most intractable problems facing the world today. They are the two most intractable problems facing the world today.

# Mex giving up violence

ANALYSIS

By John  
St. Louis



Mexico is giving up violence. The country is giving up violence. The country is giving up violence.

St. Louis, Mo. (UPI) — Mexico is giving up violence. The country is giving up violence. The country is giving up violence.

# Backward history

FOCUS

By John  
St. Louis



St. Louis, Mo. (UPI) — Backward history. The country is giving up violence. The country is giving up violence.

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St. Louis, Mo. (UPI) — Backward history. The country is giving up violence. The country is giving up violence.



# San Beda College

## Realistic statutes against prostitution

LETTERS



Page 1  
Column 1 of 1

Under the aegis of the...

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Editor: [Name]

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## INQUIRER

6/2/77

LARRY GREENGLASS  
KAREN O'NEILL/ST. PETERSBURG

## Farmer sets record in palay harvest

By [illegible]

**F**armers in the Palay region of the Philippines have harvested a record 1.5 million bags of palay (unhusked rice) in the region, according to the Department of Agriculture (DA) today.

The record was set in the Palay region, which is one of the major rice-producing areas in the Philippines.



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By [illegible]

By [illegible]



Chad Jones—New York University's first African American president

# HIGHWAY CORRUPTION

## Truckers ask NLEx execs: Stop mulcting on excess cargo weight

MANILA (PNS) — A group of truckers has petitioned the National Land Excess (NLEx) to stop imposing heavy fines on drivers for carrying excess cargo weight. The petitioners, who are members of the Philippine Truckers Association (PTA), claim that the fines are excessive and unfair, especially for small-scale truckers who are often forced to carry heavy loads to make a living. They argue that the current fines are a form of extortion and that the NLEx should instead focus on improving road infrastructure and enforcing traffic rules more fairly.



PTA members demand NLEx to stop imposing heavy fines on drivers for carrying excess cargo weight.

## Tay, puso

MANILA (PNS) — A group of people, including a man in a white shirt and a woman in a dark jacket, are standing in front of a blurred background. The man is holding a small object in his hand. The woman is looking towards the camera. The image is part of a news article about a group of people who are protesting or demonstrating.

MANILA (PNS) — A group of people, including a man in a white shirt and a woman in a dark jacket, are standing in front of a blurred background. The man is holding a small object in his hand. The woman is looking towards the camera. The image is part of a news article about a group of people who are protesting or demonstrating.

**ASPIRIN**

**COR-30**

For more information, call 1-800-444-4444

# Bangus Festival

## 2005

**Ang mga Bangus Festival**

Ang mga Bangus Festival ay isang malaking pagdiriwang na ginaganap sa mga bayan ng Bangus Festival.

**Ang mga Bangus Festival**

Ang mga Bangus Festival ay isang malaking pagdiriwang na ginaganap sa mga bayan ng Bangus Festival.

# Bangus Festival

## 2005

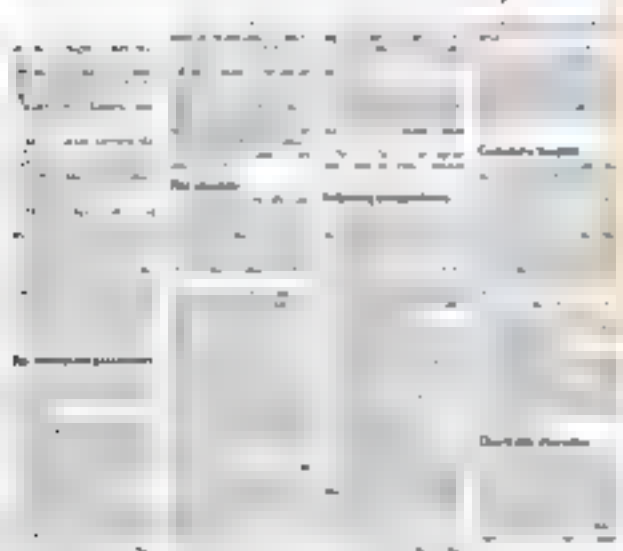
**Ang mga Bangus Festival**

Ang mga Bangus Festival ay isang malaking pagdiriwang na ginaganap sa mga bayan ng Bangus Festival.

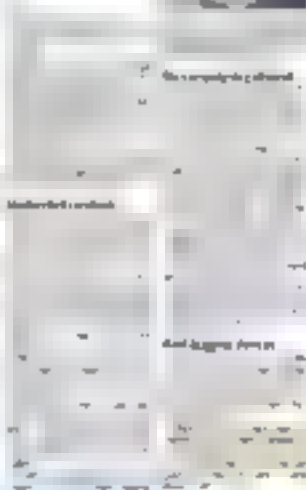
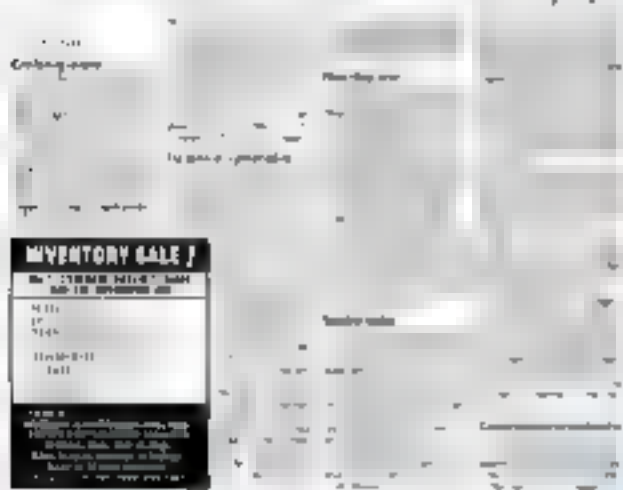
**Ang mga Bangus Festival**

Ang mga Bangus Festival ay isang malaking pagdiriwang na ginaganap sa mga bayan ng Bangus Festival.

# BIR told: Probe Bros. Mike, Eddie



## 3 black smokes, 115 cardinals, no pope



**INVENTORY SALE!**

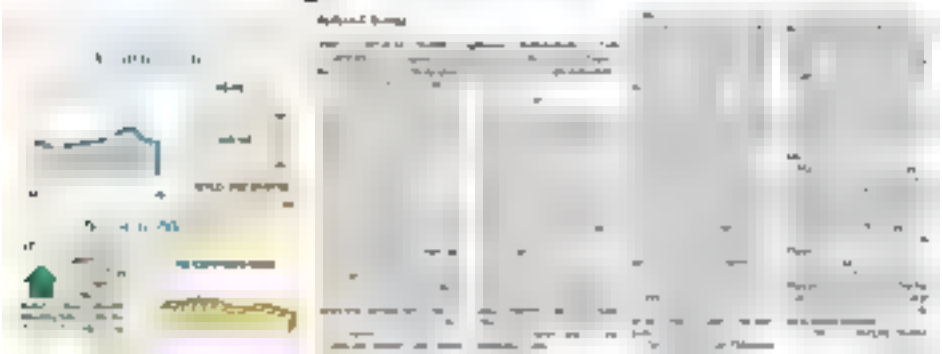
We have a large stock of  
 100% COTTON T-SHIRTS, SWEATERS, JEANS,  
 SLACKS, SHIRTS, SHOES, ETC.  
 Also, a large stock of  
 100% COTTON T-SHIRTS, SWEATERS, JEANS,  
 SLACKS, SHIRTS, SHOES, ETC.



Do you support the transport sector by properly  
 operators who are pushing for a fare hike  
 (due to increasing fuel prices)? Why or why not?

Support the transport sector by properly  
 operators who are pushing for a fare hike  
 (due to increasing fuel prices)? Why or why not?

# CalPERS keeps RP on list of invest sites







# PLDT goes into satellite TV

MANILA, Philippines — PLDT Inc. is set to launch its satellite TV service, PLDT Satellite TV, in the second half of 2006, according to a company spokesman. The service will be available to PLDT's existing customers and will be marketed through its existing channels. PLDT Satellite TV will be a pay-per-view service, allowing customers to watch movies and other premium content. The service will be available to PLDT's existing customers and will be marketed through its existing channels. PLDT Satellite TV will be a pay-per-view service, allowing customers to watch movies and other premium content. The service will be available to PLDT's existing customers and will be marketed through its existing channels. PLDT Satellite TV will be a pay-per-view service, allowing customers to watch movies and other premium content. The service will be available to PLDT's existing customers and will be marketed through its existing channels.

## COCKPENS

PLDT Satellite TV will be a pay-per-view service, allowing customers to watch movies and other premium content. The service will be available to PLDT's existing customers and will be marketed through its existing channels.

## Wipe-out road work

PLDT Satellite TV will be a pay-per-view service, allowing customers to watch movies and other premium content. The service will be available to PLDT's existing customers and will be marketed through its existing channels.

## Abolish govt. power

PLDT Satellite TV will be a pay-per-view service, allowing customers to watch movies and other premium content. The service will be available to PLDT's existing customers and will be marketed through its existing channels.

## Map of thoroughfare for pedestrians

PLDT Satellite TV will be a pay-per-view service, allowing customers to watch movies and other premium content. The service will be available to PLDT's existing customers and will be marketed through its existing channels.

# LRT 1 consortium seeks govt guarantee

MANILA, Philippines — The LRT 1 consortium is seeking a government guarantee for the construction of the new line, according to a company spokesman. The consortium is seeking a government guarantee for the construction of the new line, according to a company spokesman. The consortium is seeking a government guarantee for the construction of the new line, according to a company spokesman. The consortium is seeking a government guarantee for the construction of the new line, according to a company spokesman. The consortium is seeking a government guarantee for the construction of the new line, according to a company spokesman. The consortium is seeking a government guarantee for the construction of the new line, according to a company spokesman.

# Ayala Life sees PIB in sales of new plan

By Robert D. Smith

Company	2005 Sales (P100M)	2006 Sales (P100M)	2007 Sales (P100M)	2008 Sales (P100M)	2009 Sales (P100M)	2010 Sales (P100M)	2011 Sales (P100M)	2012 Sales (P100M)	2013 Sales (P100M)	2014 Sales (P100M)	2015 Sales (P100M)	2016 Sales (P100M)	2017 Sales (P100M)	2018 Sales (P100M)	2019 Sales (P100M)	2020 Sales (P100M)
Ayala Life	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Manila Life	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Philam Life	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
San Miguel Life	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Union Life	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Yamato Life	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Source: Ayala Life Insurance Co. Inc. (ALIC), Manila Life Insurance Co. Inc. (MLIC), Philam Life Insurance Co. Inc. (PLIC), San Miguel Life Insurance Co. Inc. (SMLIC), Union Life Insurance Co. Inc. (ULIC), Yamato Life Insurance Co. Inc. (YLIC).





# Solon seeks stricter billing rules on telcos

By Thomas H. Brown

## Metrobank eyes pact with foreign firms

By Thomas H. Brown

food  
AIM

**Reduce the cost of manufacturing packaging film!**

**Roland** Cut your cost of sticker-making



The advertisement features a large image of a Roland sticker-making machine on the left, with several finished stickers displayed to its right. The stickers include a circular logo, a stylized 'D', a floral design, and a rectangular label with text. Below the machine, there is a small table with technical specifications and a list of Roland's global locations.

Model	Width (mm)	Length (mm)	Speed (mm/min)	Max. Thickness (mm)
RS-1000	1000	1000	1000	0.5
RS-1500	1500	1500	1500	0.5
RS-2000	2000	2000	2000	0.5
RS-2500	2500	2500	2500	0.5
RS-3000	3000	3000	3000	0.5

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**Roland** is a leader in the field of industrial machinery, providing a wide range of products for manufacturing and packaging applications.





**B BUSINESS**

# 4-year T-bond rate drops to 11.128%

By Michelle V. Romo

AWASH with cash, banks yesterday scrambled for the four-year Treasury bonds, forcing its rate to drop to 11.128 percent.

The new rate for the four-year T-bond was 87.2 basis points lower than the 12 percent recorded in January.

"Again, this shows a high level of liquidity in the market," said National Treasurer Cesar Cruz in a briefing after the auction.

The high level of liquidity among banks was apparent in their bids. The four-year T-bond was almost twice oversubscribed, as tenders reached P8.38 billion compared with the government's debt offering of only P4.5 billion.

Aside from liquidity, market players said the drop in the rate for the four-year T-bond was also their positive response to the progress of the Value-Added Tax bill, which is now being deliberated in the bicameral conference committee of Congress.

"The bicam has agreed to adopt a single rate for the VAT, and we believe that [the Senate and the House of Representatives] will

agree on a 1-percent increase of the VAT rate from 10 to 11 percent," said Carlos Ylagan, chief economist of the asset management group of the Bank of the Philippine Islands.

The economist explained that the market favored increasing the VAT rate because it would generate more revenue for the government.

The huge appetite shown by the market for the four-year debt instrument yesterday showed its continued interest for government securities. Last Monday, all Treasury bill tenders were likewise oversubscribed, prompting a drop in the rates of the 91- and 182-day T-bills.

Also, the T-bill rate last week slid to 6.657 percent, 2.8 basis points lower than the 6.685 percent recorded the previous week. The 182-day T-bill rate also dropped by 14 basis points to 7.85 percent.

Only the rate for the 364-day T-bill rose, although bids for the one-year debt instrument were also high. The 364-day T-bill rate rose by 64.5 basis points to 8.792 basis points. But tenders for the one-year T-bill reached P3.855 billion, higher than the government's offering of only P2 billion.

## SMIC: No lapses in disclosure

By Elizabeth L. Sanchez

SM INVESTMENTS Corp. (SMIC), the flagship firm of mall magnate Henry Sy Sr., yesterday denied allegations that it failed to reveal facts regarding court cases over the ownership of its Hacienda Looz property in Narayna, Batangas.

SMIC said in a statement that had not violated disclosure rules, adding that claims over the Hacienda Looz were dismissed by the Regional Trial Court of Batangas. The Department of Agrarian Reform also cancelled the land claims in favor of SMIC.

Domingo Villafranca and Noriel del Mundo, both said to be trustees of claimants of Hacienda Looz, filed a complaint with the Securities and Exchange Commission, alleging that

SMIC breached disclosure rules when it submitted filings for its initial public offering.

They claimed that the ownership of Manila Southeast Development Corp., a subsidiary of SMIC, was under legal dispute.

Villafranca and del Mundo also alleged that Hacienda Looz comprised 8,655 hectares of government land and were illegally transferred to MSDC, in violation of agrarian and public bidding laws.

They said SMIC should have disclosed these facts for the protection of the investing public who are being lured to invest in SMIC.

SMIC conducted the biggest initial public offering in the stock exchange this year.

The Hacienda Looz property is estimated to be valued at P12.3 billion and is the fourth largest asset of the SM Group.

## UCPB PROPERTY MARKET

### SUMMER HEAT AUCTION

APRIL 23, 2006 • 9:00 A.M. UCPB BLDG., MAKATI AVE., MAKATI CITY

**10%**

DOWNPAYMENT

**11%**

INTEREST

**10**

YEARS TO PAY

**MOUNT MALARAYAT**  
RESIDENTIAL ESTATES  
Lipa, Batangas

Minimum Bid Price starts at:

**P2,853/sqm. P3,170/sqm.**

NON-FARWAY LOTS

FARROW LOTS

787sqm	P	2,244,907.00
844sqm	P	2,407,498.00
1,243sqm	P	3,939,602.00
1,684sqm	P	5,337,321.00
1,938sqm	P	6,145,525.00

**ATLANTA CENTER**  
Annapolis, Greenhills, San Juan

Minimum Bid Price starts at:

**P28,471 per sqm.**

OFFICE CONDO UNITS with parking

74.4sqm	P	2,116,266.00
112.20sqm	P	4,002,011.00
169.19sqm	P	6,075,460.00
229.61sqm	P	8,458,060.00
924sqm	P	34,211,194.00

## TOWN AND COUNTRY

Dasmarinas, Cavite  
(near De La Salle, Aguinaldo)

Minimum Bid Price Starts at:

**P2,520/sqm.**

RESIDENTIAL LOT

170sqm	P	428,400.00
195sqm	P	491,400.00
200sqm	P	504,000.00
270sqm	P	680,400.00
347sqm	P	874,440.00

**COTTONWOOD**  
HEIGHTS

Minimum Bid Price Starts at:

**P3,040/sqm.**

RESIDENTIAL LOT

208sqm	P	632,320.00
291sqm	P	884,640.00
346sqm	P	1,051,840.00
376sqm	P	1,143,040.00
459sqm	P	1,396,360.00

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